

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kenneth Brian Grear
 Deneen Marie Spraga-Grear
 Debtors

Case No. 18-18227-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Mar 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2019.

db/jdb +Kenneth Brian Grear, Deneen Marie Spraga-Grear, 781 Barry Drive, Springfield, PA 19064-1538
 14246045 +Anthony St. Joseph, Esquire, 615 Chestnut Street, Suite 1250, Philadelphia, PA 19106-4404
 14246049 +Chase Auto, Chase Card Services, Po Box 901003, Ft Worth, TX 76101-2003
 14246051 Citibank Credit Card, P.O. Box 65006, Sioux Falls, SD 57117
 14246053 +Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
 14246054 Fincancial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
 14246057 +Kenneth B. Grear, Ltd., 781 Barry Drive, Springfield, PA 19064-1538
 14246058 Main Line Healthcare, P.O. Box 8500-4600, Philadelphia, PA 19178-4600
 14246059 +McAndrews Law, 30 Cassatt Avenue, Berwyn, PA 19312-1311
 14246062 +PNC Bank, N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14246063 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 14246064 ProCo, P.O. Box 2462, Aston, PA 19014-0462
 14246065 +Robert Salducci, Esquire, 1735 Market Street, Suite 3750, Philadelphia, PA 19103-7532
 14246066 Rothman Institute/Recon Ortho Assoc II, P.O. Box 757910, Philadelphia, PA 19175-7910
 14246067 +Santander Bank, 2 South Orange Street, Media, PA 19063-2619
 14246069 +United States Department of Justice, Nationwide Central Intake Facility, 2 Constitution Square, 145 N. Street, NE 6W.316, Washington, DC 20530-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 23 2019 02:57:16 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 23 2019 02:56:24 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 23 2019 02:57:12 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14246044 E-mail/Text: ebn@americollect.com Mar 23 2019 02:57:05 Americollect, P.O. Box 1690, Manitowoc, WI 54221-1690
 14246047 EDI: BANKAMER.COM Mar 23 2019 06:48:00 Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
 14246046 EDI: BANKAMER.COM Mar 23 2019 06:48:00 Bank of America, P.O. Box 982236, El Paso, TX 78998-2236
 14246048 +EDI: CAPITALONE.COM Mar 23 2019 06:53:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14246050 +EDI: CHASE.COM Mar 23 2019 06:53:00 Chase Card Services, Correspondence Dept., Po Box 15298, Wilmington, DE 19850-5298
 14246052 E-mail/Text: csdlclientservices@cbolanc.com Mar 23 2019 02:57:50 Credit Bureau of Lancaster County, P.O. Box 1271, Lancaster, PA 17608-1271
 14246055 +E-mail/Text: Bankruptcies@FirstHomeBank.com Mar 23 2019 02:58:17 First Home Bank, Attn: Deposit Operations, 9190 Seminole Blvd., Seminole, FL 33772-3148
 14246056 +EDI: IRS.COM Mar 23 2019 06:53:00 Internal Revenue Service, 600 Arch Street, Philadelphia, PA 19106-1695
 14246060 +E-mail/Text: electronicbkydocs@nelnet.net Mar 23 2019 02:57:00 Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
 14246061 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 23 2019 02:56:23 Pennsylvania Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0001
 14246068 +EDI: RMSC.COM Mar 23 2019 06:53:00 Syncb/Home Design Hvac, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14246425 +EDI: RMSC.COM Mar 23 2019 06:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14246070 EDI: USBANKARS.COM Mar 23 2019 06:53:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
 14246071 +E-mail/Text: bankruptcynotices@sba.gov Mar 23 2019 02:56:11 US Small Business Administration, 409 3rd St, SW, Washington, DC 20416-0005
 TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2019 at the address(es) listed below:

DAVID B. SMITH on behalf of Joint Debtor Deneen Marie Spraga-Grear dsmith@skhlaw.com, b.dr70286@notify.bestcase.com
DAVID B. SMITH on behalf of Debtor Kenneth Brian Grear dsmith@skhlaw.com, b.dr70286@notify.bestcase.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net
KEVIN G. MCDONALD on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
REBECCA K. MCDOWELL on behalf of Creditor Santander Bank, N.A. f/k/a Sovereign Bank, N.A. rmcdowell@slgcollect.com, pwirth@slgcollect.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Kenneth Brian Grear First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-5520
Debtor 2	Deneen Marie Spraga-Grear (Spouse, if filing) First Name Middle Name Last Name	EIN ----- Social Security number or ITIN xxx-xx-2168
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 18-18227-mdc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth Brian Grear

Deneen Marie Spraga-Grear

3/21/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.